Helping clients envision their retirement

SAMMONS RETIREMENT SOLUTIONS®

Planning for retirement is no easy task, but asking the right questions at the right time can help unlock bigger and more productive conversations with clients. Keeping questions short, avoiding interruptions, and letting them talk can help set priorities and create opportunities to discuss strategies and solutions.

18 questions to help identify retirement goals

Questions	Notes
1. How do you view retirement? *(A vacation, an adventure, a next act)*	
2. What activities do you currently enjoy?	
3. What new activities do you want to try?	
4. What will these new activities require? *(Learning new skills, investing in yourself, taking some classes)*	
5. Do you have any adventures planned for your retirement years?	
6. Do you have any great travel destinations in mind?	
7. Are there things you've always wanted to do if you only had the time?	
8. Do you belong to any professional groups, and do you plan to continue with these after you retire?	
9. Are there new groups you'd like to join once you retire?	
10. Will you keep up your professional skills, should you want to work?	

Continue to questions 11-18 →

11. How often do you connect with old friends?

12. In the last year, have you made new friends? If so, how did you find them?

13. What will you do to maintain good health in retirement?
(Eat healthier, join a gym or exercise, get regular medical exams)

14. How will you fund health-care costs in retirement?
(An HSA, a Medicare plan + supplement, a long-term care plan)

15. What about your health could you improve before retirement?

16. Do you have a hobby you'd like to spend more time doing?

17. Have you considered exploring a new career?

18. Do you know anyone who is doing something you'd like to do?

Now that you have a better understanding of your client's goals, take time to compile your notes and offer solutions that can help them save for retirement and generate income. Helping them understand ways they can generate guaranteed income in retirement can help them gain confidence for the future.

We're happy to run custom illustrations for your portfolio discussion.
Just call 855-624-0201 to get started.

As independent financial professionals, it is up to you to choose whether any of the sales concepts contained in these materials might be appropriate for use with your particular sales strategy and clients. Please note that Sammons Retirement Solutions® does not require you to use any of these sales concepts; they are resources that can be used at your option for your own individualized sales presentations if appropriate for the particular client and circumstances.

You must be a Registered Representative and your Broker/Dealer must have an agreement with Sammons Financial Network®, LLC., member FINRA, in order to receive materials.

Securities distributed by Sammons Financial Network®, LLC., member FINRA. Insurance products are issued by Midland National® Life Insurance Company (West Des Moines, IA). Sammons Institutional Group®, Inc. provides administrative services. Sammons Financial Network®, LLC., Midland National® Life Insurance Company and Sammons Institutional Group®, Inc., are wholly owned subsidiaries of Sammons® Financial Group, Inc. Sammons Retirement Solutions® is a division of Sammons Institutional Group®, Inc.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.